

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 David Eric Glaser  
 Lynn Elizabeth Glaser  
 Debtors

Case No. 17-16213-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: PaulP  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 84

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db +David Eric Glaser, 7495 Camp Meeting Rd., New Tripoli, PA 18066-3811  
 jdb #+Lynn Elizabeth Glaser, 7495 Camp Meeting Rd., New Tripoli, PA 18066-3811  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13982455 +Advanced Recovery Systems, PO Box 80766, Valley Forge, PA 19484-0766  
 14336180 +Affordable Dental Solutions, 2762 Nazareth Road, Easton, PA 18045-2717  
 14336182 +Allentown Family Foot Care PC, 2414 Walbert Avenue, Allentown, PA 18104-1326  
 13982456 +American Education Services/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461  
 14336183 +Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407  
 13982458 +Barbara L. Baldo PC, 4620 Kathi Dr., Bethlehem, PA 18017-8701  
 13982461 +Blue Ridge Communications, 241 Lehigh Gap St., Walnutport, PA 18088-1239  
 13982465 +CIT Bank, PO Box 4045, Kalamazoo, MI 49003-4045  
 13989924 +CIT Bank, N.A., c/o Udren Law Offices, P.C., 111 Woodcrest Road,  
 Cherry Hill, NJ 08003-3620  
 14022851 +CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB, P.O. Box 9013,  
 Addison, Texas 75001-9013  
 13982464 +Cetronia Ambulance, 4300 Broadway, Allentown, PA 18104-5296  
 13982466 +Commonwealth of Pennsylvania, County of Lehigh/Criminal Division, Lehigh County Courthouse,  
 455 Hamilton St., Allentown, PA 18101-1614  
 13982470 +EOS CCA, P.O. Box 981008, Boston, MA 02298-1008  
 14336205 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 14336206 +Good Shepard Rehabilitation Hospital, 850 S. 5th Street, Allentown, PA 18103-3308  
 13982471 +Health Network Laboratories, PO Box 8500, Lockbox 9581, Philadelphia, PA 19178-0001  
 14336207 +Integrative Pain Clinic LLC, 1572 McDaniel Drive, West Chester, PA 19380-6673  
 13982474 +Lehigh Carbon Community College, C/O Eastern Revenue Inc., PO Box 185,  
 Southeastern, PA 19399-0185  
 14336208 +Lehigh County Authority, 1053 Spruce Road, PO Box 3348, Allentown, PA 18106-0348  
 13982476 +Lehigh County Authority, P.O.Box 3348, Allentown, PA 18106-0348  
 13982475 +Lehigh County Authority, PO Box 3210, Allentown, PA 18106-0210  
 13982477 +Lehigh Valley Center for Sight, 1739 W. Fairmont St., Allentown, PA 18104-3117  
 14336209 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733  
 14101902 +LoanCare, LLC on behalf of CIT Bank, N.A., 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 14336210 +Loancare, PO Box 8068, Virginia Beach, VA 23450-8068  
 14336745 +Loancare, PO Box 8068, Virginia Beach, VA 23450-8068  
 14336211 +Madden & Jones MD PC, 802 Jefferson Avenue, Scranton, PA 18510-1038  
 14336213 +Met-Ed, PO Box 3687, Akron, OH 44309-3687  
 13982478 +Mohammad K. Khan, 4949 Liberty Lane, Ste 321, Allentown, PA 18106-9014  
 13982479 +National General Insurance, PO Box 3199, Winston Salem, NC 27102-3199  
 13982480 +Northern Valley Emergency Medical Svcs, PO Box 90, Danville, PA 17821-0090  
 14336214 +OAA, PO Box 14000, Belfast, ME 04915-4033  
 13982481 +PA Turnpike, PO Box 67676, Harrisburg, PA 17106-7676  
 14336216 +PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799  
 (address filed with court: People's First Federal Credit Union, 2141 Downflake Lane,  
 Allentown, PA 18103)  
 14003831 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 13982483 +PPL Utilities, 2 North 9th Street, Allentown, PA 18101-1179  
 13982482 +Parkland Community Library, 4422 Walbert Avenue, Allentown, PA 18104-1619  
 13982484 +Professional Account Management, PO Box 430, Milwaukee, WI 53201-0430  
 13982485 +Progressive Advanced Insurance, PO Box 31260, Tampa, FL 33631-3260  
 13982486 +Progressive Physician Associates, 1736 Hamilton St., Allentown, PA 18104-5656  
 14336217 +Progressive Radiologist Services, PO Box 678398, Dallas, TX 75267-8398  
 13982487 +RCN, 100 Baltimore Drive, Wilkes Barre, PA 18702-7955  
 14336218 +Receivable Management Group, Inc., 2901 University Avenue, Suite 29,  
 Columbus, GA 31907-7601  
 13982488 +Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090  
 13982489 +Reuben Bachman Fuel Oil, 5823 Bachman Rd., Germansville, PA 18053-2449  
 13982490 +Ruth Miller Notary Public, 6158 Rte 309, Germansville, PA 18053-2157  
 13982492 +SPS, PO Box 742536, Cincinnati, OH 45274-2536  
 13982493 +St. Luke's Emergency Physician Specialis, P.O. Box 5386, Bethlehem, PA 18015-0386  
 13982494 +St. Lukes, 800 Ostrum St., Allentown, PA 18105  
 14336220 +St. Lukes University Health Network, PO Box 788187, Philadelphia, PA 19178-8187  
 14336219 +St. Luke's Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065  
 14027683 +Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd.,  
 Allentown, PA 18103-6021  
 13982495 +Udren Law Offices P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
 Cherry Hill, NJ 08003-3620  
 13982496 +Verizon, c/o Trident Asset Management, 53 Perimeter Ctr E 440, Atlanta, GA 30346-2230  
 13989441 +Wilmington Savings Fund Society, FSB Trustee(See410, c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:03:39  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 27 2019 03:03:47 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
14336181 EDI: AFNIRECOVERY.COM Aug 27 2019 06:58:00 AFNI, 1310 Martin Luther King Dr.,  
PO Box 3517, Bloomington, IL 61702-3517  
13982457 E-mail/Text: ebn@americollect.com Aug 27 2019 03:03:44 Americollect, PO Box 1690,  
Manitowoc, WI 54221  
13982459 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 27 2019 03:03:58  
Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329  
13982460 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 27 2019 03:03:58  
Berks Credit Collections, PO Box 329, Temple, PA 19560-0329  
13982463 +E-mail/Text: compliance@contractcallers.com Aug 27 2019 03:03:57 CCI,  
501 Green St. STE 302, Augusta, GA 30901-4415  
13982462 +EDI: CAPITALONE.COM Aug 27 2019 06:58:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083  
13982468 +EDI: CCS.COM Aug 27 2019 06:58:00 Credit Collection Services, 725 Canton street,  
Norwood, MA 02062-2679  
13982467 +EDI: CCS.COM Aug 27 2019 06:58:00 Credit Collection Services, P.O. Box 607,  
Norwood, MA 02062-0607  
14336753 +EDI: RCSFNBMARIN.COM Aug 27 2019 06:58:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873  
13982469 +EDI: RCSFNBMARIN.COM Aug 27 2019 06:58:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500  
14127894 EDI: ECMC.COM Aug 27 2019 06:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13982472 +EDI: WFNBNB.COM Aug 27 2019 06:58:00 HSN, PO Box 659707, San Antonio, TX 78265-9707  
13982473 +EDI: IIC9.COM Aug 27 2019 06:58:00 IC Systems, PO Box 64437, Saint Paul, MN 55164-0437  
14051825 EDI: RESURGENT.COM Aug 27 2019 06:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14011831 EDI: PRA.COM Aug 27 2019 06:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13983358 +EDI: PRA.COM Aug 27 2019 06:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14052399 EDI: Q3G.COM Aug 27 2019 06:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13982491 +EDI: SEARS.COM Aug 27 2019 06:58:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282  
13982497 +EDI: VERIZONCOMB.COM Aug 27 2019 06:58:00 Verizon Wireless, 140 W St.,  
New York, NY 10007-2123  
13982498 +EDI: WFFC.COM Aug 27 2019 06:58:00 Wells Fargo, PO Box 5058, Portland, OR 97208-5058  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14336770\* AFNI, 1310 Martin Luther King Dr., PO Box 3517, Bloomington, IL 61702-3517  
14336747\* +Advanced Recovery Systems, PO Box 80766, Valley Forge, PA 19484-0766  
14336748\* +Affordable Dental Solutions, 2762 Nazareth Road, Easton, PA 18045-2717  
14336749\* +Allentown Family Foot Care PC, 2414 Walbert Avenue, Allentown, PA 18104-1326  
14336750\* +Apex Asset management, PO Box 5407, Lancaster, PA 17606-5407  
14336751\* +Cetronia Ambulance, 4300 Broadway, Allentown, PA 18104-5296  
14336752\* +Cetronia Ambulance, 4300 Broadway, Allentown, PA 18104-5296  
14336754\* +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
14336755\* +Good Shepard Rehabilitation Hospital, 850 S. 5th Street, Allentown, PA 18103-3308  
14336756\* +Integrative Pain Clinic LLC, 1572 McDaniel Drive, West Chester, PA 19380-6673  
14336759\* +Lehigh County Authority, 1053 Spruce Road, PO Box 3348, Allentown, PA 18106-0348  
14336760\* +Lehigh Valley Center for Sight, 1739 W. Fairmont St., Allentown, PA 18104-3117  
14336761\* +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733  
14336762\* +Madden & Jones MD PC, 802 Jefferson Avenue, Scranton, PA 18510-1038  
14336763\* +Met-Ed, PO Box 3687, Akron, OH 44309-3687  
14336764\* +OAA, PO Box 14000, Belfast, ME 04915-4033  
14336765\* +PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799  
(address filed with court: People's First Federal Credit Union, 2141 Downflake Lane,  
Allentown, PA 18103)  
14336766\* +PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799  
(address filed with court: People's First Federal Credit Union, 2141 Downflake Lane,  
Allentown, PA 18103)  
14336774\* +PPL Utilities, 2 North 9th Street, Allentown, PA 18101-1179  
14336771\* +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425  
14336767\* +Progressive Radiologist Services, PO Box 678398, Dallas, TX 75267-8398  
14336768\* +Receivable Management Group, Inc., 2901 University Avenue, Suite 29,  
Columbus, GA 31907-7601  
14336769\* +St. Lukes University Health Network, PO Box 788187, Philadelphia, PA 19178-8187  
14027685\* +Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd.,  
Allentown, PA 18103-6021

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14336215      ##+Penn Credit,      916 S. 14th Street,      Harrisburg, PA 17104-3425

TOTALS: 0, \* 24, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 26, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor LoanCare, LLC on behalf of CIT Bank, N.A.  
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor CIT Bank, N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
DAVID NEEREN on behalf of Creditor CIT Bank, N.A. dneeren@udren.com, vbarber@udren.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
Morris ANTHONY Scott on behalf of Creditor LoanCare, LLC on behalf of CIT Bank, N.A.  
pabk@logs.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christiana  
Trust et al... bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Plaintiff David Eric Glaser bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Plaintiff Lynn Elizabeth Glaser bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingch13.com, ecf\_frpa@trusteel3.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,  
ecf\_frpa@trusteel3.com  
THOMAS L. LIGHTNER on behalf of Debtor David Eric Glaser tlightner@lightnerlaw.com,  
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com  
THOMAS L. LIGHTNER on behalf of Joint Debtor Lynn Elizabeth Glaser tlightner@lightnerlaw.com,  
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com  
THOMAS L. LIGHTNER on behalf of Plaintiff David Eric Glaser tlightner@lightnerlaw.com,  
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com  
THOMAS L. LIGHTNER on behalf of Plaintiff Lynn Elizabeth Glaser tlightner@lightnerlaw.com,  
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

**Information to identify the case:**

Debtor 1	<b>David Eric Glaser</b>	Social Security number or ITIN	<b>xxx-xx-7310</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Lynn Elizabeth Glaser</b>	Social Security number or ITIN	<b>xxx-xx-0616</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-16213-jkf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David Eric Glaser  
aka David E. Glaser, aka David Glaser

Lynn Elizabeth Glaser  
aka Lynn Glaser, aka Lynn E. Glaser, aka Lynn  
Kunsman, aka Lynn E. Kunsman, aka Lynn  
Elizabeth Kunsman, aka Lynn Best

8/26/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**